

Travel Insurance and Coronavirus

Travel insurance will reimburse various expenses related to travel, such as:

- Nonrefundable trip payments, deposits, and cancellation fees when a trip is **canceled** for a covered reason
- Unused trip payments and deposits as well as additional accommodation and transportation fees when a trip is **interrupted** for a covered reason
- Emergency medical and medical evacuation expenses.

But how is this coverage affected by coronavirus? While all travel insurance policies are different and you should refer to your policy language for specifics, here are a few general rules.

Will my expenses be covered if I cancel my trip because I have coronavirus or I am quarantined because of coronavirus?

Trip Cancellation coverage will reimburse your expenses if you contract an illness that prevents travel. However, there is usually an exclusion for “foreseeable” events. Many travel insurers have declared that coronavirus is now a foreseeable event, so if your travel insurance is purchased after the date the insurer made the declaration, your trip cancellation may not be covered.

The exception is if you have purchased an optional “Cancel for any Reason” coverage. This coverage must be purchased within a certain timeframe of booking your travel. It will reimburse a portion your non-refundable travel expenses regardless of the reason for cancellation.

Will my expenses be covered if I end my trip early because I contract coronavirus or I am quarantined because of coronavirus during my trip?

Trip Interruption coverage will reimburse expenses if you become ill during your trip and a doctor confirms your decision to end your trip. However, this coverage is also subject to the foreseeable event exclusion.

Some travel insurance policies offer a “Trip Interruption for any Reason” coverage for purchase within a specified timeframe. This will reimburse a portion of your expenses regardless of the reason you end your trip.

What if the Centers for Disease Control and Prevention (CDC) issues a Travel Health Notice for my destination?

Some travel insurance policies include a CDC health notice as a covered reason under Trip Cancellation coverage, but this is also subject to the foreseeable event exclusion.

Will my medical expenses be covered if I contract coronavirus during my trip?

If you purchase Emergency Medical Coverage, you will be reimbursed for reasonable and customary costs for care that is medically necessary to treat an emergency condition. This coverage is usually not (but sometimes is) subject to the foreseeable event exclusion.

Will my travel expenses be covered if I contract coronavirus on my trip and need to return home?

If you purchase Emergency Evacuation coverage, the company will pay reasonable and customary expenses for necessary transportation and related medical services that are recommended by the attending physician and authorized in advance by the company. This coverage is usually not subject to the foreseeable event exclusion.

What else should I know?

Contact your insurer and ask if coronavirus is an excluded foreseeable event. If you purchased a policy recently and decide you don't want it, some insurers have a free-look provision (usually 10 to 30 days, depending on the policy). If you cancel within the specified timeframe, you will receive a full refund.